



October 1, 2015

Dear Property Owner:

As you may be aware, your property is located in an area that has experienced flooding several times over the last 30 years. Although your property may not have been affected by flooding, properties near yours have. Each year, the City sends letters to property owners in these areas to alert them to this issue and to share four important steps that can be taken to protect your property.

**Step # 1 Determine if your property is in a flood zone.**

- **Contact the City of Norfolk.** Call the Department of Planning at (757) 664-4752 or e-mail [Planning@norfolk.gov](mailto:Planning@norfolk.gov) to get help locating your flood zone.
- **Visit these websites:**
  - [norfolkair.norfolk.gov/norfolkair](http://norfolkair.norfolk.gov/norfolkair) (Norfolk's property search website); type in your property address and then click on the public safety tab.
  - [msc.fema.gov/portal](http://msc.fema.gov/portal) (the Federal Emergency Management Administration (FEMA) website); type in the address of your property.
- **Hire a licensed land surveyor.** A licensed surveyor can give you an elevation certificate, a document that provides detailed property information used when determining your flood insurance rate.

**Step # 2 Upgrade your insurance plans.**

- **Purchase flood insurance.** Your homeowner's insurance policy does not cover damage from floods; you must purchase a separate flood insurance policy to cover flood damage.
  - Flood insurance is available to renters and owners, even if your property has already flooded.
  - FEMA provides flood insurance through the National Flood Insurance Program. To purchase flood insurance, simply contact your local insurance agent.
  - Don't wait! There is a 30-day waiting period before flood insurance coverage takes effect.
- **Purchase contents coverage.** Flood insurance only covers damage to a building's structure, not the contents, such as furniture. Contact the agent that provides your existing homeowners insurance to learn more.

### **Step # 3 Prepare for flooding.**

- Develop a disaster response plan. Get help creating your plan from Norfolk's Department of Emergency Management and Response at (757) 441-5600 or visit their website at <http://www.norfolk.gov/index.aspx?NID=643>.
- Learn how to shut off electricity and gas to your house, an important safety measure if your home floods.
- Make a list of emergency numbers and identify safe places to go in case of a flood; share this information with everybody who lives in your home.
- Keep valuables and important documents such as insurance policies in a safe, dry place.

### **Step # 4 Consider more permanent flood protection measures.**

- Elevate your mechanical systems (heating, air conditioning, etc.) above flood levels.
- Mark your fuse or breaker box to indicate the circuits in areas that could be flooded. Turning off power to these areas during a flood can reduce property damage and save lives.
- Protect water entry points (basement windows, doors, dryer vents) with walls, flood gates or landscape plantings that could include a berm to divert water.
- Visit FEMA's website, [www.ready.gov/floods](http://www.ready.gov/floods) to learn other ways to protect your property.
  - Important! Some improvements require building permits. Contact us to learn more.
- Elevate your home. The City is working to obtain federal grants to assist in elevating structures that suffer severe, frequent flooding. Contact us to determine if your home is eligible.

### **What is the City doing to address flooding?**

City staff is working in a variety of areas, including storm water management, erosion and sediment control, drainage system maintenance, public education, code enforcement and emergency preparedness to protect Norfolk's residents and properties from flooding. The City is also working with the Rockefeller Foundation to find innovative ways to protect neighborhoods and residences. Visit [www.norfolk.gov/flooding](http://www.norfolk.gov/flooding) to learn more.

We are here to help! Contact us at (757) 664-4752 or [Planning@norfolk.gov](mailto:Planning@norfolk.gov) for assistance or information. Or, visit these websites to learn more; [www.norfolk.gov/flooding](http://www.norfolk.gov/flooding) or [www.fema.org](http://www.fema.org). Help us be proactive in protecting your property and the City.

Sincerely,

Robert J. Tajan, AICP, CFM  
Zoning and Floodplain Administrator  
City of Norfolk

City Hall Building, Room 508 / 810 Union St, Norfolk, Virginia 23510  
Ph. (757) 664-4752 / Fax (757) 664-4748